



Charles M. Walker
U.S. Bankruptcy Judge



Dated: 1/14/2020 THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF TENNESSEE

IN RE:	}	Case No. 3:15-bk-00433
JANET EVONNE COLLINS	}	
550 New South Dr	}	
Unit 1503	}	Chapter 13
Clarksville, TN 37043	}	
SSN: xxx-xx-0328	}	Judge Charles M Walker
	}	
Debtor	}	

AGREED ORDER GRANTING MODIFY PLAN TO UTILIZE INSURANCE PROCEEDS

This matter came before the Court on January 8, 2019, on the Debtor's Motion to Modify Plan to Utilize Insurance Proceeds to Pay off the Secured Lien and Utilize the Remainder as a result of a total loss of the Debtor's 2008 Dodge Avenger. As evidenced by the signatures below, it is hereby AGREED and ORDERED as follows:

1. The Debtor shall be permitted to utilize the insurance proceeds as a result of a total loss to the Debtor's 2008 Dodge Avenger insured at the time by Geico.
2. Upon entry of this order, the Debtor shall be permitted to utilize the insurance proceeds to InSolve Auto Funding, LLC c/o Capital Auto Recovery Group and the use the remainder for a new vehicle.
3. Upon entry of this order, InSolve Auto Funding, LLC c/o Capital Recovery Group shall be required to provide guarantee of title to Geico.
4. Geico shall issue two separate checks. The first shall be made payable to the Chapter 13 Trustee in the amount of \$1,156.51 (includes the Trustee's commission) to pay off the secured claim of InSolve Auto Funding c/o Capital Recovery Group and bring the Chapter 13 Plan current.
5. Geico shall issue a second check for the remainder of the proceeds to be paid directly to the Debtor to solely be used as a down payment for an alternate vehicle.
6. The Debtor shall be permitted to obtain an extension of credit to purchase an alternate vehicle. The amount of the new loan shall be no more than \$12,500.00 with an interest rate of less than 24% and a regular monthly payment of no more than \$350.50.

7. Flexer Law, PLLC shall apply for additional fees by separate application for work performed in this matter.
8. No other terms of the Debtors' plan shall be affected by this modification.

IT IS SO ORDERED.

This order was electronically signed and entered as indicated at the top of the first page.

APPROVED FOR ENTRY:

/s/ Daniel T. Castagna
Daniel T. Castagna, BPR #022721
Flexer Law, PLLC, Attorney for Debtor
1900 Church Street, Suite 400
Nashville, TN 37203
(615) 255-2893
Fax: (615) 242 8849
cm-ecf@jamesflexerconsumerlaw.com

/s/ Henry E. Hildebrand, III

Henry E. Hildebrand, III
Chapter 13 Trustee
P.O. Box 340019
Nashville, TN 37203
(615) 244-1101
fax: (615) 242-3241
pleadings@ch13nsh.com

Digitally signed by /s/ Henry E. Hildebrand, III
DN: C=US, CN="/s/ Henry E. Hildebrand, III", E=pleadings@ch13nsh.com
Reason: I am the author of this document
Location: your signing location here
Date: 2020-01-13 07:28:12
Foxit Reader Version: 9.5.0

CERTIFICATE OF SERVICE

I certify that, on January 10, 2019, I furnished a true and correct copy of the foregoing to the following parties in interest:

Henry E. Hildebrand, III
Chapter 13 Trustee
P.O. Box 340019
Nashville, TN 37203-0019

Electronic

U.S. Trustee
318 Customs House, 701 Broadway
Nashville, TN 37203

Electronic

Janet Collins
550 New South Dr
Unit 1503
Clarksville, TN 37043

U.S. Mail First Class

Geico Salvage
ATTN: Claim #0573868510101072
Po Box 13528
Macon, GA 31208

U.S. Mail First Class
Email: ctricker@geico.com

InSolve Auto Funding, LLC
c/o Capital Recovery Group
PO Box 64090
Tuscon, AZ 85728

U.S. Mail First Class
Email: bknotices@crkofusa.com

4 notices have been served. I have mailed 3 notices and emailed 2 notices.

/s/ Daniel T. Castagna

Daniel T. Castagna

This Order has been electronically signed. The Judge's signature and Court's seal appear at the top of the first page.
United States Bankruptcy Court.